

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Blair A Lauver  
Jennifer E Minium  
Debtors

Case No. 20-00235-HWV  
Chapter 7

District/off: 0314-1  
Date Rcvd: Mar 31, 2021

User: AutoDocke  
Form ID: 309A

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Blair A Lauver, Jennifer E Minium, 281 Dell Street, Mifflintown, PA 17059-8495
aty	+ Chandra Marie Arkema, 435 Dudley Street, Philadelphia, PA 19148-2516
aty	+ James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty	+ Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road,, Ste 130, Mount Laurel, NJ 08054-1218
aty	+ Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Suite 1400 Philadelphia, PA 19103-1814
tr	+ Leon P. Haller (Trustee), Purcell, Krug and Haller, 1719 North Front Street, Harrisburg, PA 17102-2392
cr	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
cr	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Wilmington Savings Fund Society, FSB, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5293745	+ Capital One Bank, c/o Asset Recovery Solutions, 2200 E Devon Ave, Suite 200, Des Plaines, IL 60018-4501
5293746	+ Capital One Bank, c/o The Bureaus Inc, 1717 Central Street, Evanston, IL 60201-1507
5293747	+ Comenity Bank/Second Round Sub, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
5293749	+ Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5293750	+ PEBTF Active Appeals, Mailstop: APAED, 150 South 43rd Street, Harrisburg, PA 17111-5708
5303812	+ Pennsylvania Employees Benefit Trust Fund, PEBTF, 150 South 43rd Street, Harrisburg, PA 17111-5700
5293751	+ Perry Pest Control, 1740 Landisburg Road, Landisburg, PA 17040-9313
5366872	+ Quicken Loans, LLC, c/o Chandra M. Arkema, Esq., One Jenkintown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031
5293754	+ SLS, PO Box 60535, City of Industry, CA 91716-0535
5377076	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5377077	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St. Greenwood Village, Colorado 80111-4720
5293756	+ Synchrony Bank/Lowes, c/o Global Credit & Collection Corp, 4839 North Elston Avenue, Chicago, IL 60630-2534
5293758	+ UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813
5317337	+ Wilmington Savings Fund Society, FSB Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 23

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: pat@turnerandoconnell.com	Mar 31 2021 18:56:00	James H Turner, Turner and O'Connell, 915 N Mountain Road, Suite D, Harrisburg, PA 17112
ust	+ Email/Text: USTPRegion03.HA.EDF@USDOJ.GOV	Mar 31 2021 18:56:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: PRA.COM	Mar 31 2021 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5293742	+ Email/Text: bankruptcy@credencerm.com	Mar 31 2021 18:57:00	AT&T, c/o Creedence Resource Management, 17000 Dallas Parkway Suite 20, Dallas, TX 75248-1938
5293744	+ EDI: BANKAMER.COM	Mar 31 2021 22:48:00	Bank of America, PO Box 30770, Tampa, FL 33630-3770
5293743	+ EDI: BANKAMER.COM	Mar 31 2021 22:48:00	Bank of America, PO Box 2284, Brea, CA 92822-2284

5313595	EDI: BANKAMER.COM	Mar 31 2021 22:48:00	Bank of America, N.A, P.O. BOX 31785, Tampa, FL 33631-3785
5318797	+ EDI: PRA.COM	Mar 31 2021 22:48:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5293748	+ Email/Text: CollectionsCompliance@firstdata.com	Mar 31 2021 18:57:00	Hollywood Pnrc, c/o TRS Recovery Services Inc, PO Box 60022, City of Industry, CA 91716-0022
5319101	EDI: JEFFERSONCAP.COM	Mar 31 2021 22:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5301630	Email/Text: ktramble@lendmarkfinancial.com	Mar 31 2021 18:56:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
5302965	EDI: PRA.COM	Mar 31 2021 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5293752	Email/Text: bankruptcynotices@psecu.com	Mar 31 2021 18:57:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
5303927	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 31 2021 18:57:00	QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
5304945	EDI: Q3G.COM	Mar 31 2021 22:48:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
5293753	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 31 2021 18:57:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
5294098	+ EDI: RMSC.COM	Mar 31 2021 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5293755	+ Email/Text: bknotice@ercbpo.com	Mar 31 2021 18:56:00	Synchrony Bank/AEO Inc, c/o ERC, PO Box 23870, Jacksonville, FL 32241-3870
5293757	+ EDI: PRA.COM	Mar 31 2021 22:48:00	Synchrony Bank/Walmart, c/o Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5307646	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2021 at the address(es) listed below:

Name	Email Address
Chandra Marie Arkema	on behalf of Creditor Quicken Loans LLC carkema@squirelaw.com, tuhawkeye@msn.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bkgroup@kmillawgroup.com
James H Turner	on behalf of Debtor 1 Blair A Lauver pat@turnerandoconnell.com
James H Turner	on behalf of Debtor 2 Jennifer E Minium pat@turnerandoconnell.com
Leon P. Haller (Trustee)	lhaller@pkh.com llynard@pkh.com;lhaller@ecf.axosfs.com
Mario J. Hanyon	on behalf of Creditor Quicken Loans INC. wbecf@brockandscott.com mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor QUICKEN LOANS LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC. pamb@fedphe.com
Thomas Song	on behalf of Creditor Quicken Loans INC. pamb@fedphe.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1:	Blair A Lauver	Social Security number or ITIN: xxx-xx-9866
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2:	Jennifer E Minium	Social Security number or ITIN: xxx-xx-7909
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN: _____
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter: 13    1/23/20
Case number:	1:20-bk-00235-HWV	Date case converted to chapter: 7    3/30/21

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/01/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Blair A Lauver	Jennifer E Minium
<b>2. All other names used in the last 8 years</b>		fka Jennifer E Minium
<b>3. Address</b>	281 Dell Street Mifflintown, PA 17059	281 Dell Street Mifflintown, PA 17059
<b>4. Debtor's attorney</b> Name and address	James H Turner Turner and O'Connell 915 N Mountain Road Suite D Harrisburg, PA 17112	Contact phone 717 232-4551  Email: <a href="mailto:pat@turnerandoconnell.com">pat@turnerandoconnell.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Leon P. Haller (Trustee) Purcell, Krug and Haller 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178  Email: <a href="mailto:lhaller@pkh.com">lhaller@pkh.com</a>

For more information, see page 2 >

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: 3/31/21
<b>7. Meeting of creditors</b>	<b>May 10, 2021 at 08:30 AM</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location:  <b>341 meeting will be held telephonically, Refer to the call-in instructions</b>  <b>*Valid photo identification and proof of social security number are required*</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <b>You must file a motion:</b></li><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 7/9/21</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  Please do not file a proof of claim unless you receive a notice to do so.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	